

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
David Raymond Sanders, Jr
Debtor

Case No. 20-03003-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jan 22, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2021:

Recip ID	Recipient Name and Address
db	+ David Raymond Sanders, Jr, 241 Pecher Road, Fairfield, PA 17320-9243
5365052	+ Kornfield & Benchoff LLP, 100 Walnut Street, Waynesboro, PA 17268-1646
5365053	+ MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Jan 23 2021 00:13:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5365048	+ EDI: ARSN.COM	Jan 23 2021 00:13:00	ARS National Services, Inc., PO Box 469046, Escondido, CA 92046-9046
5365047	+ EDI: GMACFS.COM	Jan 23 2021 00:13:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
5365049	+ Email/Text: bankruptcy@cavps.com	Jan 22 2021 19:09:00	Cavalry Portfolio Services, 500 Summit Lake Drive, Valhalla, NY 10595-2322
5365051	+ EDI: WFNNB.COM	Jan 23 2021 00:13:00	Commenity Bank, PO Box 659728, San Antonio, TX 78265-9728
5365045	EDI: IRS.COM	Jan 23 2021 00:13:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
5365050	EDI: JPMORGANCHASE	Jan 23 2021 00:13:00	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850
5365054	+ EDI: NAVIENTFKASMSERV.COM	Jan 23 2021 00:13:00	Naviet, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
5365046	EDI: PENNDEPTREV	Jan 23 2021 00:13:00	PA Dept of Revenue, Attn: Bankruptcy Division, Dept 280946, Harrisburg, PA 17128-0946
5365046	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 22 2021 19:09:00	PA Dept of Revenue, Attn: Bankruptcy Division, Dept 280946, Harrisburg, PA 17128-0946
5365056	+ Email/Text: bankruptcy@patriotfcu.org	Jan 22 2021 19:09:00	Patriot FCU, Attn: Bankruptcy, Po Box 778, Chambersburg, PA 17201-0778
5366557	+ EDI: PENNDEPTREV	Jan 23 2021 00:13:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5366557	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 22 2021 19:09:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
5365057	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 22 2021 19:09:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906
5365515	+ EDI: RMSC.COM	Jan 23 2021 00:13:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA

District/off: 0314-1
Date Rcvd: Jan 22, 2021

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 19

5365058	+ EDI: RMSC.COM		23541-1021
		Jan 23 2021 00:13:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5365059	+ EDI: USBANKARS.COM		
		Jan 23 2021 00:13:00	US Bank/RMS CC, Attn: Bankruptcy, Po Box 6351, Fargo, ND 58125-6351
5365060	+ Email/Text: kcm@yatb.com		
		Jan 22 2021 19:09:00	York Adams Tax Bureau, Post Office Box 15627, York, PA 17405-0156
TOTAL: 18			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5365055	*	PA Department of Revenue, Attn: Bankruptcy Division, Dept 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2021 at the address(es) listed below:

Name	Email Address
Gary J Imblum	on behalf of Debtor 1 David Raymond Sanders Jr gary.imblum@imblumlaw.com, gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Rebecca Ann Solarz	on behalf of Creditor QUICKEN LOANS LLC bkgroup@kmlawgroup.com
Steven M. Carr (Trustee)	stevecarr8@comcast.net pa31@ecfcbis.com;debclick@comcast.net;julie.reamcarrllc@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1

David Raymond Sanders Jr

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5246

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-03003-HWV

12/15

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:David Raymond Sanders Jr
aka David R Sanders Jr1/22/21**By the
court:**Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: AutoDocketer, Deputy Clerk**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.